

Certificate Number: 03621-NJ-DE-039000536

Bankruptcy Case Number: 20-16431



03621-NJ-DE-039000536

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 25, 2024, at 9:29 o'clock AM EDT, Rachael L Foley completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 25, 2024 By: /s/Nicola ButtsWimpel

Name: Nicola ButtsWimpel

Title: Credit Counselor